

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Vincent K Joiner

Case No. 09 B 05080

Debtor(s)

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/17/2009.
- 2) The plan was confirmed on 06/02/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Completed on 09/09/2013.
- 6) Number of months from filing to last payment: 55.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$34,060.99.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$24,135.23
Less amount refunded to debtor	\$105.23

**NET RECEIPTS:**

**\$24,030.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,009.20
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,232.87
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:**

**\$4,242.07**

Attorney fees paid and disclosed by debtor:	\$0.00
---	--------

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Allied International Credit	Unsecured	169.00	NA	NA	0.00	0.00
Becket & Lee	Unsecured	404.00	954.61	954.61	335.55	0.00
Bob Watson Chevrolet	Unsecured	2,000.00	2,000.00	2,000.00	693.63	0.00
City Of Chicago Dept Of Revenue	Unsecured	4,242.50	8,219.40	8,219.40	2,889.12	0.00
Country Mutual Insurance	Unsecured	325.00	NA	NA	0.00	0.00
Credit Acceptance Corp	Secured	14,213.00	6,592.74	10,402.87	10,402.87	835.04
Credit Management Co.	Unsecured	90.00	NA	NA	0.00	0.00
Credit Management Co.	Unsecured	856.00	NA	NA	0.00	0.00
Creditors Discount & Audit Co	Unsecured	277.00	NA	NA	0.00	0.00
Dependon Collection Service	Unsecured	236.00	NA	NA	0.00	0.00
Dependon Collection Service	Unsecured	376.00	NA	NA	0.00	0.00
E R Solutions	Unsecured	362.00	NA	NA	0.00	0.00
Harvard Collection Services In	Unsecured	1,042.00	NA	NA	0.00	0.00
I C Systems Inc	Unsecured	101.00	NA	NA	0.00	0.00
Illinois Tollway	Unsecured	810.00	NA	NA	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	487.00	487.22	487.22	171.26	0.00
Medical Business Bureau Inc	Unsecured	124.00	NA	NA	0.00	0.00
Medical Business Bureau Inc	Unsecured	150.00	NA	NA	0.00	0.00
Medical Business Bureau Inc	Unsecured	137.00	NA	NA	0.00	0.00
Medical Business Bureau Inc	Unsecured	209.00	NA	NA	0.00	0.00
Medical Business Bureau Inc	Unsecured	78.00	NA	NA	0.00	0.00
Midland Credit Management	Unsecured	821.00	820.73	820.73	288.49	0.00
Mitchell Air	Unsecured	169.00	NA	NA	0.00	0.00
MRSI	Unsecured	2,190.00	NA	NA	0.00	0.00
MRSI	Unsecured	409.00	NA	NA	0.00	0.00
MRSI	Unsecured	876.00	NA	NA	0.00	0.00
MRSI	Unsecured	2,247.00	NA	NA	0.00	0.00
MRSI	Unsecured	1,029.00	NA	NA	0.00	0.00
MRSI	Unsecured	276.00	NA	NA	0.00	0.00
NCO Financial Systems	Unsecured	404.00	NA	NA	0.00	0.00
NCO Financial Systems	Unsecured	32.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NCO Financial Systems	Unsecured	36.00	NA	NA	0.00	0.00
NCO Financial Systems	Unsecured	284.00	NA	NA	0.00	0.00
NCO Financial Systems	Unsecured	32.00	NA	NA	0.00	0.00
Palisades Collection LLC	Unsecured	8,159.00	9,799.46	9,799.46	3,444.51	0.00
Peoples Energy Corp	Unsecured	1,234.00	1,234.06	1,234.06	433.77	0.00
Portfolio Recovery Associates	Unsecured	836.00	835.53	835.53	293.69	0.00
Premium Asset Recovery Corp	Unsecured	2,034.00	NA	NA	0.00	0.00
Professional Account Management	Unsecured	71.00	NA	NA	0.00	0.00
RJM Acquisitions LLC	Unsecured	299.00	NA	NA	0.00	0.00
Union Auto Sales	Unsecured	2,000.00	NA	NA	0.00	0.00
Union Auto Sales	Secured	2,000.00	NA	NA	0.00	0.00
United Collection Bureau Inc	Unsecured	209.00	NA	NA	0.00	0.00
United Collection Bureau Inc	Unsecured	321.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$10,402.87	\$10,402.87	\$835.04
<b>TOTAL SECURED:</b>	<b>\$10,402.87</b>	<b>\$10,402.87</b>	<b>\$835.04</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$24,351.01</b>	<b>\$8,550.02</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration \$4,242.07  
 Disbursements to Creditors \$19,787.93

**TOTAL DISBURSEMENTS :** **\$24,030.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/16/2014

By: /s/ Marilyn O. Marshall

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.